

EXHIBIT A



**IMPORTANT INFORMATION
PLEASE REVIEW CAREFULLY**

June 17, 2022

[REDACTED]
EVERETT TURNER

[REDACTED]
PLATTE CITY, MO 64 [REDACTED]
[REDACTED]

Dear Everett Turner:

Flagstar Bank treats the security and privacy of your personal information with the utmost importance, which is why we are writing to let you know about a recent security incident. We want to provide you with information about the incident, explain the services we are making available to you, and let you know that we continue to take significant measures to help protect your information.

What Happened?

Flagstar recently experienced a cyber incident that involved unauthorized access to our network. In response, Flagstar promptly took steps to secure its environment and investigate the incident with the assistance of third-party forensic experts.

What We Are Doing.

Upon learning of the incident, we promptly activated our incident response plan, engaged external cybersecurity professionals experienced in handling these types of incidents, and reported the matter to federal law enforcement. After an extensive forensic investigation and manual document review, we discovered on June 2, 2022 that certain impacted files containing your personal information were accessed and/or acquired from our network between December 3, 2021 and December 4, 2021. We have no evidence that any of the information has been misused. Nevertheless, out of an abundance of caution, we want to make you aware of the incident.

What Information Was Involved?

On June 2, 2022, we determined that one or more of the impacted files contained your Social Security number, account/loan number, name, address, date of birth, and financial institution name.

What You Can Do.

We have no evidence that any of your information has been misused. Nevertheless, out of an abundance of caution we have secured the services of Kroll to provide identity monitoring at no cost to you for two years. Kroll is a global leader in risk mitigation and response, and their team has extensive experience helping people who have sustained an unintentional exposure of confidential data. Your identity monitoring services include Credit Monitoring, Fraud Consultation, and Identity Theft Restoration. Additional information describing your services is included with this letter.

This letter also provides other precautionary measures you can take to help protect your personal information, including placing a fraud alert and/or security freeze on your credit files, and/or obtaining a free credit report. Please review the attachment to this letter, entitled "Steps You Can Take to Help Protect Your Information," for further information. The attachment also includes the toll-free telephone numbers and addresses of the three major credit reporting agencies. Additionally, you should always remain vigilant in reviewing your financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

We sincerely apologize for any inconvenience this may have caused you. We remain fully committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it.

If you have any further questions regarding this incident, please call our dedicated and confidential toll-free response line that we have set up to respond to questions at (855) 503-3384. This response line is staffed with professionals familiar with this incident. The response line is available Monday through Friday between 9:00 AM to 6:30 PM Eastern Time, excluding major U.S. holidays.

Visit flagstar.com/protect for further ways you can help protect yourself, including reviewing accounts, checking your credit report and additional best practices to keep your data secure.

Sincerely,

Flagstar Bank
5151 Corporate Drive
Troy, MI 48068

